

Fill in this information to identify your case:

Debtor 1 Lawrence Edward Creed
 First Name Middle Name Last Name

Debtor 2
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: EASTERN DISTRICT OF TEXAS

Case number 15-40892
 (if known)

☒ Check if this is an amended filing

Official Form 107**Statement of Financial Affairs for Individuals Filing for Bankruptcy**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before**1. What is your current marital status?**

- ☐ Married
☒ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- ☒ No
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:

Dates Debtor 1
lived there

Debtor 2:

Dates Debtor 2
lived there**3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory?**

(Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☒ No
☐ Yes. Make sure you fill out *Schedule H: Your Creditors* (Official Form 106H).

Part 2: Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.

If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No
☒ Yes. Fill in the details.

	Debtor 1	Debtor 2
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
From January 1 of the current year until the date you filed for bankruptcy:	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$23,229.00
For the last calendar year: (January 1 to December 31, <u>2014</u>) YYYY	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$6,449.00
For the calendar year before that: (January 1 to December 31, <u>2013</u>) YYYY	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$72,547.00

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security; unemployment; and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are in a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☐ No
☒ Yes. Fill in the details.

	Debtor 1	Debtor 2
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
From January 1 of the current year until the date you filed for bankruptcy:	Gun Sales	\$4,800.00
For the last calendar year: (January 1 to December 31, <u>2014</u>) YYYY	Gun Sales	\$7,800.00
For the calendar year before that: (January 1 to December 31, <u>2013</u>) YYYY	Gun Sales	\$5,700.00

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy**6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

- ☐ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more?

- ☐ No. Go to line 7.

- ☐ Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.

- ☒ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- ☐ No. Go to line 7.

- ☒ Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

	Dates of payment	Total amount paid	Amount you still owe	Was this payment for...
Lowes Home Center	3/5/15	\$849.52	\$0.00	<input type="checkbox"/> Mortgage
Creditor's name	4/5/15			<input type="checkbox"/> Car
Number Street	6/5/15			<input type="checkbox"/> Credit card
				<input type="checkbox"/> Loan repayment
				<input checked="" type="checkbox"/> Suppliers or vendors
				<input type="checkbox"/> Other
City State ZIP Code				
Home Depot	3/1/15	\$1,174.40	\$0.00	<input type="checkbox"/> Mortgage
Creditor's name	4/1/15			<input type="checkbox"/> Car
Number Street	5/18/15			<input type="checkbox"/> Credit card
				<input type="checkbox"/> Loan repayment
				<input type="checkbox"/> Suppliers or vendors
				<input type="checkbox"/> Other
City State ZIP Code				

7. **Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**
Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations such as child support and alimony.

- ☐ No
☒ Yes. List all payments to an insider.

	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Richard Creed Insider's name 2404 Beretta Number Street	3/15/15	\$5,000.00	\$0.00	Buy Truck
Mesquite City	TX State	75181 ZIP Code		

8. **Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**
Include payments on debts guaranteed or cosigned by an insider.

- ☒ No
☐ Yes. List all payments that benefited an insider.

Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
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Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. **Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**
List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- ☐ No
☒ Yes. Fill in the details.

Nature of the case	Court or agency	Status of the case
Case title Chris Gertnser DBA Resolute Services vs Lawrence Creed DBA Creed Roofing	JP Court Pct 2 Court Name 2100 Bloomdale Number Street	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded
Case number	Collin County City	TX State 75071 ZIP Code

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?

Check all that apply and fill in the details below.

- ☐ No. Go to line 11.
☒ Yes. Fill in the information below.

	Describe the property	Date	Value of the property
Chris Gertnser Creditor's Name	2004 Ford F150	5/10/2015	\$4,000.00

DBA Resolute Services

Number Street

3000 Custer Rd. #270-138

Plano

TX

City State ZIP Code

Explain what happened

- ☐ Property was repossessed.
☐ Property was foreclosed.
☐ Property was garnished.
☒ Property was attached, seized, or levied.

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

- ☒ No
☐ Yes. Fill in the details.

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

- ☒ No
☐ Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

- ☒ No
☐ Yes. Fill in the details for each gift.

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

- ☒ No
☐ Yes. Fill in the details for each gift or contribution.

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

- ☒ No
☐ Yes. Fill in the details.

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required for your bankruptcy.

- ☐ No
☒ Yes. Fill in the details.

Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Veronica Deaver Person Who Was Paid		
P.O. Box 2248 Number Street	5/14/15	\$800.00
McKinney TX 75070 City State ZIP Code		
Email or website address		
Person Who Made the Payment, if Not You		

Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Access Counseling Person Who Was Paid		
	5/11/15	\$9.00
Number Street		
City State ZIP Code		
Email or website address		
Person Who Made the Payment, if Not You		

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

- ☒ No
☐ Yes. Fill in the details.

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

- ☐ No
☒ Yes. Fill in the details.

Person Who Received Transfer	Description and value of any property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Unknown Person Who Received Transfer Number Street City State ZIP Code Person's relationship to you <u>None</u>	Yamaha Warrior ATV	Sold for \$1500.00 (purchased for \$1250).	March 2014
Unknown Persons Person Who Received Transfer Number Street City State ZIP Code Person's relationship to you <u>None</u>	Various internet gun sales.	Various gun sales to individuals. Total profit over 18 month period 12,880.00	2012 - April ;
Unknown Person Who Received Transfer Number Street City State ZIP Code Person's relationship to you <u>None</u>	1960 Chevy pickup	Sold for \$16000 Purchased 2005 Dodge Dakota and 2004 Ford Pickup for Roofing Business	ecember 201

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

- ☒ No
☐ Yes. Fill in the details.

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☒ No
☐ Yes. Fill in the details.

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- ☒ No
☐ Yes. Fill in the details.

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

- ☒ No
☐ Yes. Fill in the details.

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- ☒ No
☐ Yes. Fill in the details.

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substance, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar item.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- ☒ No
☐ Yes. Fill in the details.

25. Have you notified any governmental unit of any release of hazardous material?

- ☒ No
☐ Yes. Fill in the details.

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☒ No
☐ Yes. Fill in the details.

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☒ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)
☐ A partner in a partnership
☐ An officer, director, or managing executive of a corporation
☐ An owner of at least 5% of the voting or equity securities of a corporation
☐ No. None of the above applies. Go to Part 12.
☒ Yes. Check all that apply above and fill in the details below for each business.

<u>Creed Roofing Sole Proprietor</u> Business Name	Describe the nature of the business <u>House Roofing</u>	Employer Identification number Do not include Social Security number or ITIN. EIN: _____ - _____
Number _____ Street _____	Name of accountant or bookkeeper <u>Self</u>	Dates business existed From <u>June 2008</u> To <u>Oct. 2015</u>
City _____ State _____ ZIP Code _____		

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

- ☒ No
☐ Yes. Fill in the details below.

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X <u>/s/ Lawrence Edward Creed</u> Signature of Debtor 1	X _____ Signature of Debtor 2
Date <u>01/24/2016</u>	Date _____

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

- ☒ No
☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

- ☒ No
☐ Yes. Name of person _____

Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION**

IN RE)	Case No: 15-40892
)	
Lawrence Edward Creed)	
xxx-xx-8175)	
)	
)	Chapter 13
2404 Beretta)	
Mesquite TX 75181)	

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a true and correct copy of the foregoing Amended Statement of Financial Affairs has been served on this 24th day of January 2016, by either electronically or by first class US Mail in compliance with the Federal and Local Rules of Bankruptcy Procedure to the following:

All Parties Listed on the Attached Court Mailing Matrix

/s/ Veronica Deaver
Veronica Deaver
State Bar No. 24007096

Label Matrix for local noticing

0540-4

Case 15-40892

Eastern District of Texas

Sherman

Sat Jan 23 15:09:32 CST 2016

BRADLEY MULLINS

c/o Peter J. Bennett, PC

202 Travis St., Ste, 207

Houston, Texas 77002-1726

AFNI Inc.

PO Bos 3427

Bloomington IL 61702-3427

(p)BLALACK WILLIAMS P C

4851 LBJ FREEWAY

SUITE 750

DALLAS TX 75244-6012

American InfoSource LP as agent for

T Mobile/T-Mobile USA Inc

PO Box 248848

Oklahoma City, OK 73124-8848

COLLIN COUNTY

GAY, MCCALL ISAACKS ET., AL

777 E. 15TH ST.

PLANO, TX 75074-5799

CONN APPLIANCES, INC AS ATTORNEY-IN-FACT AND

PO BOX 2358

BEAUMONT, TX 77704-2358

Chase Card

P.o. Box 15298

Wilmington, DE 19850-5298

Conns Appliances Inc. as Attorney-in-Fact an

P.O. Box 2358

Beaumont, TX 77704-2358

Conns Credit Corp

Box 2358

Beaumont, TX 77704-2358

Covergent

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Renton WA 98057-4975

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Mesquite, TX 75181-1038

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McKinney, TX 75070-8167

ECMC

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ST. PAUL, MN 55116-0408

Carey D. Ebert

P. O. Box 941166

Plano, TX 75094-1166

Fandistg

Po Box 22717

Rochester, NY 14692-2717

GECRB/Care Credit

Attn: bankruptcy

PO Box 103104

Roswell, GA 30076-9104

Chris Gerstner

dba Resolute Services

3000 Custer Road #270-138

Plano, TX 75075-4422

JAMIE MCFERON

c/o Peter J. Bennett, PC

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Houston, Texas 77002-1726

Linebarger Goggan Blair & Sampson LLP

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Houston TX 77002-6803

David McCall

Gay, McCall, Isaacks, et al

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Plano, TX 75074-5799

McCreary Veselka, Bragg & Allen PC

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Round Rock TX 78680-1310

Christopher J. Moser

Quilling Selander Lownds Winslett Moser

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Suite 1800

Dallas, TX 75201-3070

Dana Overstreet

Conn's Legal Department

3295 College Street

Beaumont, TX 77701-4611

Peter Bennett

202 Travis St.

Houston TX 77002-1726

SunTrust Bank

Attn: Support Services

P.O. Box 85092

Richmond, VA 23286-0001

Suntrust Bk Tampa Bay

Attn:Bankruptcy Dept

PO Box 85092 MC VA-WMRK-7952

Richmond, VA 23285-5092

Synchrony Bank

c/o Recovery Management Systems Corp

25 SE 2nd Ave Suite 1120

Miami FL 33131-1605

John Talton..

P. O. Box 941166

Plano, TX 75094-1166

Texans Credit Union

c/o Blalack & Williams, P.C.

4851 LBJ Freeway, Suite 750

Dallas, TX 75244-6012

Texans Credit Union
f/k/a Texins Credit Union
P.O. Box 853912
Richardson, TX 75085-3912

Texas Dept. of Public Safety
Surcharge Processing
PO Box 16733
Austin TX 78761-6733

(p)TMX FINANCE LLC FORMERLY TITLEMAX
15 BULL STREET
SUITE 200
SAVANNAH GA 31401-2686

U.S. Attorney General
Department of Justice
Main Justice Building
10th & Constitution Ave., NW
Washington, DC 20530-0001

US Trustee
Office of the U.S. Trustee
110 N. College Ave.
Suite 300
Tyler, TX 75702-7231

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Blalack & Williams
4851 LBJ Freeway Suite 750
Dallas TX 75244

TitleMax of Texas, Inc. d/b/a TitleMax
15 Bull Street, Suite 200
Savannah, GA 31401

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Chris Gertnser
DBA Resolute Services
3000 Custer Rd. #270-138
P750751ano TX

(d)Carey D. Ebert
P. O. Box 941166
Plano, TX 75094-1166

End of Label Matrix	
Mailable recipients	34
Bypassed recipients	2
Total	36